

Prêts de l'Etat

For details you may write to Information Canada, 171 Stater Street, Ottawa, Ontario, K1A 0S9,

Industrial Technology. Program for the Advancement of

Pharmaceutical Industry Development Assistance;

incentives Act; Industrial Research and Development

of University research; Fisheries and Forestry support

Professional Training Grants

Direct Health Grants are available from the federal The Canada Council is established to provide prac As a fisherman, you may seek assistance to build or

As a farmer, you may be able to avail yourself of

If you are the proprietor of a small business, anxious to expand or modernize but unable to borrow the

When other sources of linancing are unavailable, aid may be granted to groups planning to participate in cooperative housing. In the same manner, you may qualify for government assistance to improve your present home.

For example

learn about these many sources of financial as-

Do YOU qualify for this assistance?



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Avez-vous droit à cette aide?

Que l'argent des impôts serve au bien commun voilà une notion généralement reconnue. On sait par exemple qu'il défraie les mesures de santé publique. l'éducation de nos enfants, l'entretien des routes et la protection de nos droits. Il permet encore au Canada d'occuper la place qui lui revient sur le plan international

- Il est un autre usage moins connu des fonds de l'Etat. Nous voulons parler de la part considé rable du budget national qui, sous forme de subventions et de prêts, encourage les initiatives susceptibles d'accroître la qualité de la vie des Canadiens. Chaque année, le gouverne ment donne ou prête à des particuliers, à des groupes ou à des organismes d'importantes sommes d'argent en vue de réalisations désirables mais qui ne verraient pas le jour sans l'aide de l'Etat. Si une grande partie de cette aide répond à des besoins d'ordre personnel, une autre sert à des buts plus vastes tels que la recherche, la construction de coopératives d'habitation, l'assistance aux petites entreprises. Vous avez avantage à vous renseigner sur les nombreuses sources d'aide financière et sur la façon dont elles peuvent satisfaire à vos exigences et à vos aspirations.
- · Le présent dépliant fournit un certain nombre de renseignements essentiels et indique les endroits susceptibles de vous procurer l'aide voulue.

Par exemple

Dans certaines conditions, on peut obtenir que le gouvernement garantisse un emprunt destiné à la nstruction ou à l'achat d'une nouvelle maison.

- · De même, on peut obtenir l'aide du gouvernement pour améliorer sa maison.
- A défaut d'autres sources de financement, des groupes voulant former une coopérative d'habitation neuvent obtenir l'aide de l'Etat.
- · Si vous êtes propriétaire d'une petite entreprise que vous désirez développer ou rénover et que vous ne parvenez pas à trouver les capitaux nécessaires. une subvention ou un prêt du gouvernement pourrait résoudre votre problème.
- · Si vous êtes cultivateur, il est possible que vous puissiez obtenir de l'aide pour améliorer votre explo tation, vos installations et votre matériel.
- Si vous êtes pêcheur, vous pouvez demander de l'aide pour construire ou acheter un bateau, pour amé-liorer votre exploitation actuelle.
- Le Conseil des Arts du Canada a pour but d'encou-rager d'une manière pratique les Canadiens qui se consacrent aux arts, aux humanités et aux sciences
- · Le gouvernement fédéral offre des subventions directes à l'hygiène pour soutenir les initiatives d'en-vergure nationale visant à l'amélioration des services
- · Il existe plusieurs autres formes d'aide, notamment les

subventions à la formation professionnelle, aux fins de perfectionnement dans un domaine donné

l'Aide du Ministère des Pêches et Forêts à la la loi stimulant la recherche et le développement

scientifiques; l'aide au développement de l'industrie pharmaceutique;

programme pour l'avancement de la technologie.

· Pour plus de détails, on peut écrire à Informa-K1A 0S9 ou aux autres adresses indiquées



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Paril, Orlewa (Onliant) Frish of 2. Les societées constituées du Canada peuvent profitier à l'abreau du Programme slimulant la recherche et le Bureau du Programme slimulant la recherche et le développement scremitiques, Ministère de l'Industrie

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Il en existe plusieurs autres

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La Société de développement de l'industrie cinématographique canadienne

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Le Conseil des Arts du Canada

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Subventions de santé et de bien-être

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SAUX DECEMBRIS.

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• Tous les membres du groupe doivent démoniter que leur reven annuel leur permet de laire face aux versements menuels destinés à rembourser le capital et à ments mensensuels destinés à rembourser le capital et à

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Prets pour nouvelles maisons

L'une des formes suivantes d'aide de l'État peut vous permettre d'atteindre votre objectif

One of these forms of government assistance may help you attain your goal

Loans for new homes

Central Mortgage and Housing Corporation is a government agency dedicated to better housing for Canadians: CMHC is not in competition with established sources for lending money to new home purchase or construction. Banks, life insurance companies, caisses populaires, and other recognized lending institutions generally perform this service. But there are many people who, having been unable to obtain such financing, may be helped by Central Mortgage and Housing. CMHC loans are designed to assist low-income families or individuals, including the elderly, and those who live in rural or remote parts of the country where there are few private loan sources.

- To obtain consideration for a CMHC loan all that is necessary is to provide particulars, together with written evidence that two approved lenders of the
- type mentioned above have refused your application.
 Three factors determine the amount of a CMHC loan.
 These are: the lending value of the house and land,
 your annual income, and the maximum of \$25,000.
 Normal time for repayment would be 25 years,
 though under special circumstances the term might
 be stretched to 40 years. The year's total of monthly
 payments, covering repayment of principal; interest
 and payment of taxes, must not exceed 27% of
 your annual income.
- Loans are also available for the purchase or improvement of existing houses. Your nearest CMHC office is there to advise you without charge.

Home improvement

Short-term loans are awallable under the National Housing Act to help you improve your present home or multiple family dwelling. NHA Home improvement loans can cover just about anything, including plumbing, heating systems, driveways, sidewarks, lences, and permanent landscaping. Not included are such things as drapes, curtains, rugs, and the like. Loans must apply to your main residence, and not to summer or other seasonal types of dwellings.

Additions, repairs, and alterations on your house or apartment house project may be linanced up to the amount of \$4,000 for a family dwelling, or the basic \$4,000 plus \$1,500 for each additional unit in the case of a multiple-family structure. Home Improvement loans are repayable up to a period of ten years. They are generally available through chartered

Cooperative housing

- A National Housing Act cooperative housing loan enables a number of people to form a group to obtain good housing for its members, and take advantage of lower material and labour costs through bulk purphasing.
- Loan maximums will vary according to the type of housing. For example, where as a maximum loan would be \$25,000 per unit in the case of single family dwellings, it would be \$18,000 per unit for a multiple family appropriate.
- A group may run from 10 members up. To qualify for a loan, at least four out of five of the dwellings must be owned and occupied by members or shareholders of the group. As with home loans, evidence must be supplied that a loan application has been furried down by two recognized private lending organizations if the application for loan is made to CMHC.
- All members of the group are required to present proof of sufficient annual income to meet monthly payments to cover repayment of principal, interest and other costs
- Other special programs under the National Housing Act provide assistance for housing for low-income families and elderly persons, students, and for municipal sewage treatment projects and urban renewal.
- Your local Central Mortgage and Housing Corpora lion office will be glad to supply you with full details and advice.

Small business loans

You may be the owner of a small business which could profitably be expanded or modernized, or you may be planning to start one, but have been unable to arrange the necessary financing through the usual channels. If so, there are still possibilities which may be open to you.

- The federal Department of Finance may underwrite a loan, up to \$25,000 to help you improve your enteprise, whether you are engaged in manufacturing, the wholesale or retail trade, or conducting a servic type of operation. It will be necessary, of course, to supply evidence that applications for loans for this purpose have been turned down by recognized private lending sources. Full information on Small Business loans may be obtained by writing to the Department of Finance, Ollawa, KTA 055.
- Department of Finance, Olfawa, KTA USS.
 You might even qualify for an outright grant from the government under the cost-share federal and provincial programs. For this purpose you should write to the Regional Economic Expansion Department,

Ollawa, KTA OWA.

Farm and fisheries loans
If you own a farm, or hold a tenancy on one, you could qualify for a government loan to help you in

present land, the construction of new buildings, or repairs and additions to present buildings. It might apply to road construction or improvements, the purchase of an electrical system, or for the purchase of new equipment and livestock.

- or new equipment and investock.
 Similarly, for the commercial lisherman, the government will guarantee, under certain conditions, loans up to a maximum of \$25,000. Loans are provided for such purposes as the purchase or construction of a fishing vessel, equipment, improvement of existing fishing installations and the like. In such cases commercial fishing must be your principal or previation.
- vary according to the type of expenditures.
- Full information may be obtained from your nearest

Health and welfare grants

A great many government grants are available under this general classification. They constitute direct financial assistance to projects of a national character. Included, for example, are grants for health care research, the development of new techniques and of new health care programs. There are training grants for qualified individuals. Health education and research centres may nominate promising candidates for health research awards. A number of fellowships are also available to residents of Canada aged 35 years or less. Complete information regarding these and other forms of incentive assistance may be obtained from the National Health Grants. Directorate, Department of National Health and Wellare, Citass. K18.0 K9.

A similar program of support is available in the fields of welfare and social work. Here, grants are made to provincial departments of welfare, to welfare agencies for research projects; to schools of social work, and to other institutions for professional education in these areas. There are also various forms of direct aid to qualified individuals, such as scholarships in social work and fellowships in welfare research. You may write to the Department of National Health and Welfare for details concerning these and other supportung measures.

The Canadian Film Development Corporation

The Canadian Film Development Corporation was established by a government Act in 1988 "to foster and promote the development of a feature film industry in Canada". The CFDC makes loans to, and invests in, the production of films "on the basis of significant creative, artistic and technical content". The Corporation also: provides grants to film-makers and lim technicians residing in Canada to assist them in improving their craft; makes awards for outstanding accomplishments in the production of Canadian feature films, and advises and assists producers in distribution and administrative functions. For further information, please contact the Canadian

Film Development Corporation, Montreal, or write

to Information Canada, Montreal The Canada Council

The Canada Council is an independent agency created by the Government of Canada "To foster and promote the study and enjoyment of, and the production of works in the arts, humanities and social sciences". It carries out its lask mainly through a broad program of Iellowships and grants. Specialized juries select candidates from applications. The fields covered include the performing arts, the visual arts, authorship, music, and multimedia creativity. Assistance may be in the form of awards, bursaries, short term grants, travely grants, or project cost grants. There are group project grants as well. In addition, under the heading of Aid to the Humanities and Social Sciences, a number of grants and fellowships are available to chosen applicants. The terms and conditions under which the various types of assistance may be sought may be oblained by writing to Canada Council, 140 Wellington Street,

There Are Many Others

The federal government directly encourages research and the development of Canadian initiative in many additional areas. Among these projects, for example, is the Program for the Advancement of Industrial Technology, which supports technological development of new products and processes. For qualifying conditions you may write to PAIT Program Ollice, Department of Industry, Trade and Commerce, 112 Kent Street, Ollawa, Ontairo, Ki Ad M5.

Companies incorporated in Canada may benefit from Industrial Research and Development Incentives.

- More information may be obtained from the IRDIA Program Office, Department of Industry, Trade and Commerce, Ottawa, Ontario.

 Other examples include Pharmaceutical Industry
- Other examples include Pharmaceutical Industry Development Assistance, Fisheries and Forestry Support of University Research, and Professional Training Grapts
- The projects and opportunities described in this folder are illustrations of the manner in which a substantial portion of the money you pay in taxes is used continuously to encourage Canadian talent and capabilities, to the end that all of us may benefit.

 As a central source of information, you may write to Information Canada, 171 Stater Street, Ottawa, Ontario, K1A 059.